

Information to identify the case:		
Debtor 1	David P. Mathews	Social Security number or ITIN xxx-xx-7634
	First Name Middle Name Last Name	EIN --
Debtor 2	Nicky J. Mathews	Social Security number or ITIN xxx-xx-4623
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 16-11193-TPA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David P. Mathews
fka David P. Midberry

Nicky J. Mathews
fka Nicole J. Mathews–Midberry, fka Nicole J. Mathews

6/14/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David P. Mathews
Nicky J. Mathews
Debtors

Case No. 16-11193-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 14, 2021

User: aala
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ David P. Mathews, Nicky J. Mathews, 1843 County Line Road, Venus, PA 16364-3105
cr	+ Northwest Bank, PO Box 337, Warren, PA 16365-0337
14338461	+ First National Bank of PA, 4140 E. State St, Hermitage, PA 16148-3401
14366572	+ H&R Block Bank, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14338464	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty St, Warren, PA 16365

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14366685	EDI: AIS.COM	Jun 15 2021 03:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14338457	+ EDI: CAPITALONE.COM	Jun 15 2021 03:43:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14395658	+ Email/Text: bankruptcy@cavps.com	Jun 15 2021 00:05:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14342946	EDI: DISCOVER.COM	Jun 15 2021 03:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14338460	+ EDI: DISCOVER.COM	Jun 15 2021 03:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14338462	+ EDI: RMSC.COM	Jun 15 2021 03:43:00	JC Penny, PO Box 960090, Orlando, FL 32896-0090
14338458	EDI: JPMORGANCHASE	Jun 15 2021 03:43:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
14338459	EDI: JPMORGANCHASE		

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		Jun 15 2021 03:43:00	Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219
14409317	EDI: JPMORGANCHASE	Jun 15 2021 03:43:00	JPMorgan Chase Bank, National Association, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
15259991	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 15 2021 00:04:00	JPMorgan Chase Bank, National Association, c/o Carrington Mortgage Services, LLC, P.O. BOX 3730, Anaheim, CA 92803-3730
14355090	Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2021 00:26:00	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14338463	+ EDI: MID8.COM	Jun 15 2021 03:43:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
14395634	+ EDI: MID8.COM	Jun 15 2021 03:43:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14381547	Email/Text: peritus@ebn.phinsolutions.com	Jun 15 2021 00:06:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14338465	EDI: PRA.COM	Jun 15 2021 03:43:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14338466	EDI: PRA.COM	Jun 15 2021 03:43:00	Portfolio Recovery Associates, 130 Coporate Blvd., Norfolk, VA 23502
14406970	EDI: PRA.COM	Jun 15 2021 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14338467	+ EDI: CITICORP.COM	Jun 15 2021 03:43:00	Staples, PO Box 78014, Phoenix, AZ 85062-8014
14338468	+ EDI: RMSC.COM	Jun 15 2021 03:43:00	Syncb/Toys R Us, Po Box 965064, Orlando, FL 32896-5064
14338469	+ EDI: RMSC.COM	Jun 15 2021 03:43:00	Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
14338470	+ EDI: VERIZONCOMB.COM	Jun 15 2021 03:43:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
14338471	+ EDI: RMSC.COM	Jun 15 2021 03:43:00	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
Angela Sheffler Abreu	on behalf of Creditor Northwest Bank AAbreu@nwbcorp.com Angela.Abreu@northwest.com
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Matthew M. Brennan	on behalf of Debtor David P. Mathews attorneymatthewbrennan@gmail.com
Matthew M. Brennan	on behalf of Joint Debtor Nicky J. Mathews attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7